

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☒ 2 Valuation of Security ☐ 0 Assumption of Executory Contract or Unexpired Lease ☐ 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-34288 JKS
TEODORO F. AROCHO, JR., Judge: SHERWOOD

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 12/13/19
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: TA Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ ** per MONTH to the Chapter 13 Trustee, starting on JANUARY OF 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

- ** i. \$4,000 paid in to date through December of 2019 (over 12 months)
ii. \$400 per month, starting in January of 2020, through and including September of 2020 (9 months);
ii. \$975 per month, starting in October of 2020, for a period of thirty-nine (39) months

Increase in payments premised on the Debtor returning to full time employment and additional earnings from overtime.

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$4,750 Balance Counsel Fee Due

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SHELLPOINT MORTGAGE	MORTGAGE ARREARS PERTAINING TO RP RE: 35 ADELPHI TRAIL, HOPATCONG, NJ	\$37,000, est.	N/A	\$37,000, est.	CONTINUED PAYMENTS STARTING IN JANUARY OF 2019 TO BE PAID BY DEBTOR DIRECTLY TO SHELLPOINT MORTGAGE

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
U.S. SMALL BUS. ADMIN (SBA)	2ND MORT. (Adelphi, Hopatcong)	\$114,000	\$250,000	SHELLPOINT IAO \$251,000	NO VALUE	N/A	NO VALUE
DISCOVER FINANCIAL (JUDG. LIEN)	SAME	\$1,802	\$250,000	SAME	NO VALUE	N/A	NO VALUE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
U.S. SMALL BUS. ADMINISTRATION (SBA)	2ND MORT. AGAINST REAL PROP.; 35 ADELPHI TRAIL, HOPATCONG, NJ	\$114,000	\$250,000	SHELLPOINT MORTGAGE, FIRST MORTGAGE IAO \$251,000	NO VALUE	ENTIRE MORTGAGE IAO \$114,000
DISCOVER FINANCIAL	JUDGMENT LIEN AGAINST REAL PROPERTY	\$1,802	\$250,000	SAME	NO VALUE	ENTIRE JUDGMENT LIEN IAO \$1,802

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: DECEMBER 21, 2018.

Explain below **why** the plan is being modified:
TO PROVIDE FOR REDUCED PAYMENTS TO CONTINUE BECAUSE
THE DEBTOR IS NOT WORKING.

Explain below **how** the plan is being modified:
PLAN PROVIDES FOR PAYMENTS TO DATE AND THEN PAYMENTS
IN THE ORIGINAL AMOUNT FOR NINE MONTHS ALLOWING TIME
FOR THE DEBTOR TO RETURN TO WORK AND/OR OBTAIN
EMPLOYMENT. THE PAYMENTS THEN INCREASE AS IN THE
ORIGINAL PLAN AND FOR THE SAME REASON STATED THEREIN.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: DECEMBER 13, 2019

/S/ TEODORO F. AROCHO, JR.
Debtor

Date: _____

Joint Debtor

Date: DECEMBER 13, 2019

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 15

United States Bankruptcy Court
District of New JerseyIn re:
Teodoro F Arocho, Jr.
DebtorCase No. 18-34288-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 5
Total Noticed: 152

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db
517915710 +Teodoro F Arocho, Jr., 35 Adelphi Trail, Hopatcong, NJ 07843-1766
517915711 +Aaron's, 3636 Virginia Beach Blvd., #107A, Virginia Beach, VA 23452-3400
517915712 +Aarons Rental Purchase, 846 Saxton Blvd., Orange City, FL 32763-8213
517915713 +Aarons Sales and Lease Ownership, 295 US Highway #46, Rockaway, NJ 07866-3823
517915713 +Cablevision, PO Box 9202, Uniondale, NY 11555-9202
517981745 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517915725 +Cenlar, PO Box 77404, Ewing, NJ 08628-6404
517915726 +Cenlar Loan Administration and Reporting, PO Box 77409, Ewing, NJ 08628-6409
517915738 +EZ Pass, PO Box 52005, Newark, NJ 07101-8205
517915739 +EZ Pass, NJ Service Center, 375 McCarter Highway, Newark, NJ 07114-2563
517915740 +Faloni and Associates, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
517915741 +Faloni and Associates PC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
517915742 +First Energy Solutions Group, PO Box 3622, Akron, OH 44309-3622
517915743 +First Home Bank, 1441 L Street Nw, Washington, DC 20416-0001
517915747 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
517915745 +First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
517915749 +First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525
517915748 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
517915757 +JCPL, PO Box 188, Allenhurst, NJ 07711-0188
517915756 +JCPL, PO Box 16001, Reading, PA 19612-6001
517915755 +JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-6771
518010936 (address filed with court: JCPL, 300 Madison Avenue, Morristown, NJ 07960)
+Jersey Central Power & Light/FirstEnergy, 101 Crawford's Corner Rd Bldg, #1 Suite 1-511, Holmdel, NJ 07733-1980
517915761 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517915762 +KML Law Group PC, 216 Hadden Avenue, Suite 406, Westmont, NJ 08108-2812
517915758 +Kessler, PO Box 827832, Philadelphia, PA 19182-7832
517915770 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
517915772 +Lyons, Doughty, & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
517915771 +Lyons, Doughty, & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
517915773 Majestic Lake Financial, 635 East Highway 20, K, Upper Lake, CA 95485
517915778 +Midland Funding, PO Box 2001, Warren, MI 48090-2001
517915780 NJ EZ Pass Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205
518033098 NewRez Mortgage LLC d/b/a Shellpoint Mtg Servicing, NewRez LLC DBA Shellpoint Mortgage Servi, PO Box 10826, Greenville SC 29603-0826
518616820 +Newrez LLC D/B/A Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
517915790 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104
517915786 +Pressler And Pressler, Attorneys, 7 Entin Road, Parsippany, NJ 07054-5020
517915787 +Pressler, Felt, & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
517915789 +Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054-5020
517915793 +Remex, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515
517915794 +Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
517915800 +Remex, Inc., PO Box 457, Rocky Hill, NJ 08553-0457
517915803 +Rent-A-Center, 14 Bassett Highway, Suite 16, Dover, NJ 07801-3902
517915804 +Resurgent, PO Box 1410, Troy, MI 48099-1410
517915810 +Saint Clare's Health System, PO Box 35577, Newark, NJ 07193-0001
517915812 +Saint Clares Hospital, PO Box 35577, Newark, NJ 07193-0001
517915811 +Saint Clares Hospital, 25 Pocno Road, Denville, NJ 07834-2954
517915814 +Shellpoint Mortgage, 55 Beattie Place, Greenville, SC 29601-2165
517915815 +Shellpoint Mortgage, PO Box 740039, Cincinnati, OH 45274-0039
517915816 +Shellpoint Mortgage Service, 55 Beattie Place Ste 110, Greenville, SC 29601-5115
517915817 +Shellpoint Mortgage Service LLC, PO Box 10826, Greenville, SC 29603-0826
517915818 +Shellpoint Mortgage Service LLC Company, PO Box 10826, Greenville, SC 29603-0826
517915829 +Small Business Administration, 200 W Santa Ana Blvd., Ste 700, Santa Ana, CA 92701-7545
517915832 +Spotloan, PO Box 720, Belcourt, ND 58316-0720
517915831 +Spotloan, PO Box 927, Palatine, IL 60078-0927
517915841 +Summit Medical Group, PO Box 8549, Belfast, ME 04915-8549
517915842 +Summit Medical Group, PO Box 167, Newark, NJ 07101-0167
517915839 +Summit Medical Group, PO Box 1005, Summit, NJ 07902-1005
517915840 +Summit Medical Group, 1 Diamond Hill Road, Berkeley Heights, NJ 07922-2104
517915853 TD bank, PO Box 84037, Fortson, GA 31808
517915855 +U.S. Department of the Treasury, 3700 East West Highway, Hyattsville, MD 20782-2092
517915856 US Dept of Treasury, PO Box 83074, Birmingham, AL 35283
517915857 +US Dept. of Treasury, 3700 E West Hwy, Room 600B, Hyattsville, MD 20782-2015
517915860 +VBS Amplify Funding, PO Box 542, Lac Du Flambeau, WI 54538-0542
517915863 +WELLS FARGO, P O BOX 9210, DES MOINES IA 50306-9210
517915862 (address filed with court: Wells Fargo, PO Box 10438, Des Moines, IA 50306)
+We Florida Financial, PO Box 77404, Ewing, NJ 08628-6404
517915861 +We Florida Financial, Attn: Bankruptcy, PO Box 14548, Fort Lauderdale, FL 33302-4548
517915865 Wells Fargo Bank, PO Box 1225, Charlotte, NC 28201-1225

District/off: 0312-2	User: admin Form ID: pdf901	Page 2 of 5 Total Noticed: 152	Date Rcvd: Dec 16, 2019
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517915864	+Wells Fargo Bank, 7000 Vista Drive, West Des Moines, IA 50266-9310
517915867	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
517915868	+Wells Fargo Card Services, PO Box 6412, Carol Stream, IL 60197-6412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 16 2019 23:46:33	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 16 2019 23:46:31	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/PDF: gecsed@recoverycorp.com Dec 16 2019 23:52:49	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517915719	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 16 2019 23:53:52	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517915721	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 16 2019 23:53:52	Capital One, PO Box 85015, Richmond, VA 23285-5015
517915723	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 16 2019 23:52:44	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
517915714	+E-mail/Text: bcwrtoff@cablevision.com Dec 16 2019 23:47:10	Cablevision, 1101 Stewart Avenue, Bethpage, NY 11714-3580
517915715	+E-mail/Text: bcwrtoff@cablevision.com Dec 16 2019 23:47:10	Cablevision, PO Box 371378, Pittsburgh, PA 15250-7378
517915717	+E-mail/Text: bcwrtoff@cablevision.com Dec 16 2019 23:47:10	Cablevision, PO Box 371897, Pittsburgh, PA 15250-7897
517915716	E-mail/Text: bcwrtoff@cablevision.com Dec 16 2019 23:47:10	Cablevision, 6 Corporate Drive, Melville, NY 11747
517915720	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 16 2019 23:53:52	Capital One, PO Box 85617, Richmond, VA 23285-5617
517915718	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 16 2019 23:52:43	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517915722	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 16 2019 23:53:52	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
517915724	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 16 2019 23:53:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517915727	+E-mail/Text: convergent@ebn.phinsolutions.com Dec 16 2019 23:46:52	Convergant Outsourcing, PO Box 9004, Renton, WA 98057-9004
517915729	+E-mail/Text: convergent@ebn.phinsolutions.com Dec 16 2019 23:46:52	Convergent Outsourcing, Inc., 800 Sw 39th St, Renton, WA 98057-4927
517915728	+E-mail/Text: convergent@ebn.phinsolutions.com Dec 16 2019 23:46:52	Convergent Outsourcing, Inc., Attn: Bankruptcy, PO Box 9004, Renton, WA 98057-9004
517915730	+E-mail/PDF: creditonebknofications@resurgent.com Dec 16 2019 23:52:51	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517915731	+E-mail/PDF: creditonebknofications@resurgent.com Dec 16 2019 23:52:50	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517915732	+E-mail/PDF: creditonebknofications@resurgent.com Dec 16 2019 23:53:23	Credit One Bank, PO Box 80015, Los Angeles, CA 90080-0015
517915735	E-mail/Text: mrdiscen@discover.com Dec 16 2019 23:45:42	Discover, PO Box 30943, Salt Lake City, UT 84130
517915737	E-mail/Text: mrdiscen@discover.com Dec 16 2019 23:45:42	Discover Financial, Po Box 15316, Wilmington, DE 19850
517915733	E-mail/Text: mrdiscen@discover.com Dec 16 2019 23:45:42	Discover, PO Box 5044, Sandy, UT 84091-5044
517915734	E-mail/Text: mrdiscen@discover.com Dec 16 2019 23:45:42	Discover, PO Box 5019, Sandy, UT 84091-5019
517925743	E-mail/Text: mrdiscen@discover.com Dec 16 2019 23:45:42	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517915736	+E-mail/Text: mrdiscen@discover.com Dec 16 2019 23:45:42	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517915744	+E-mail/Text: Bankruptcies@FirstHomeBank.com Dec 16 2019 23:47:31	First Home Bank, Attn: Deposit Operations, 9190 Seminole Blvd, Seminole, FL 33772-3148
517915752	+E-mail/Text: collections@greentrustcash.com Dec 16 2019 23:47:05	Greentrust Cash LLC, PO Box 340, Hays, MT 59527-0340
517915753	+E-mail/Text: lori.rudolph@atlantichhealth.org Dec 16 2019 23:46:49	Hackettstown Regional Medical Center, 651 Willow Grove Street, Hackettstown, NJ 07840-1797
517915759	+E-mail/Text: SM-Rehab-Bankruptcies@selectmedical.com Dec 16 2019 23:47:17	Kessler, PO Box 827914, Philadelphia, PA 19182-7914
517915760	+E-mail/Text: SM-Rehab-Bankruptcies@selectmedical.com Dec 16 2019 23:47:17	Kessler Institute for Rehabilitation, 1199 Pleasant Valley Way, West Orange, NJ 07052-1499
517915763	+E-mail/Text: bncnotices@becket-lee.com Dec 16 2019 23:45:45	Kohl's, PO Box 3004, Milwaukee, WI 53201-3004
517915764	+E-mail/Text: bncnotices@becket-lee.com Dec 16 2019 23:45:45	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
517915765	+E-mail/Text: bncnotices@becket-lee.com Dec 16 2019 23:45:45	Kohls /Capital One, PO Box 3115, Milwaukee, WI 53201-3115
517915766	+E-mail/Text: bncnotices@becket-lee.com Dec 16 2019 23:45:46	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
517915768	E-mail/Text: kriviera@leadersfc.com Dec 16 2019 23:45:36	Leaders Financial Company, 21 Commerce Drive Floor 1, Cranford, NJ 07016
517931628	E-mail/PDF: resurgentbknofications@resurgent.com Dec 17 2019 00:04:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 152

Date Rcvd: Dec 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517915769 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 16 2019 23:52:55
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497,
Greenville, SC 29603-0497

517915767 +E-mail/Text: kriviera@leadersfc.com Dec 16 2019 23:45:36 Leaders Financial,
21 Commerce Drive, Cranford, NJ 07016-3519

517915775 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 16 2019 23:46:31 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709

517915776 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 16 2019 23:46:31 Midland Funding,
2365 Northside Drive, San Diego, CA 92108-2709

517915777 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 16 2019 23:46:31 Midland Funding,
Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069

517915774 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 16 2019 23:46:31 Midland Funding,
2365 Northside Drive Ste 300, San Diego, CA 92108-2709

518001025 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 16 2019 23:46:31 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011

517915782 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 16 2019 23:53:34
Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

517915784 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2019 00:04:40
Portfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502

517915783 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 16 2019 23:52:47
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541

518035262 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 16 2019 23:53:34
Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067,
Norfolk VA 23541

517915792 +E-mail/Text: bankruptcy@pseg.com Dec 16 2019 23:45:37 PSEG, PO Box 490,
Cranford, NJ 07016-0490

517915791 E-mail/Text: bankruptcy@pseg.com Dec 16 2019 23:45:37 PSEG, PO Box 790,
Cranford, NJ 07016-0790

517915781 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 16 2019 23:53:34
Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021

517915785 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2019 00:04:40
Portfolio Recovery Associates, L.L.C., PO Box 12914, Norfolk, VA 23541-0914

517950735 +E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 16 2019 23:46:43 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999

517915807 +E-mail/Text: bkrpt@retrievalmasters.com Dec 16 2019 23:46:31 RMCB, PO Box 1234,
Elmsford, NY 10523-0934

517915808 +E-mail/Text: bkrpt@retrievalmasters.com Dec 16 2019 23:46:31 RMCB, PO Box 1235,
Elmsford, NY 10523-0935

517915809 +E-mail/Text: bkrpt@retrievalmasters.com Dec 16 2019 23:46:31 RMCB Collections,
2269 South Sawmill River Rd., Bldg. 3, Elmsford, NY 10523-3848

517915801 +E-mail/Text: bankruptcy@rentacenter.com Dec 16 2019 23:47:16 Rent A Center,
5501 Headquarters Drive, Plano, TX 75024-5845

517915805 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 16 2019 23:52:55 Resurgent Capital,
PO Box 10587, Greenville, SC 29603-0587

517915806 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 16 2019 23:52:54
Resurgent Capital Services, L.P., 15 S. Main St., Ste. 600, Greenville, SC 29601-2768

517915813 +E-mail/Text: birminghamtops@sba.gov Dec 16 2019 23:46:51 SBA, 801 Tom Martin Drive,
Suite 120, Birmingham, AL 35211-6424

517915835 E-mail/Text: appebnmailbox@sprint.com Dec 16 2019 23:46:29 Sprint, 6360 Sprint Parkway,
Overland Park, KS 66251

517915836 E-mail/Text: appebnmailbox@sprint.com Dec 16 2019 23:46:29 Sprint, PO Box 219554,
Kansas City, MO 64121

517915834 E-mail/Text: bmg.bankruptcy@centurylink.com Dec 16 2019 23:46:40 Sprint, PO Box 530503,
Atlanta, GA 30353

517915833 E-mail/Text: appebnmailbox@sprint.com Dec 16 2019 23:46:29 Sprint, PO Box 62071,
Baltimore, MD 21264

517915819 +E-mail/Text: clientservices@simonsagency.com Dec 16 2019 23:47:07 Simons Agency,
Attn: Bankruptcy, 4963 Wintersweet Drive, Liverpool, NY 13088-2176

517915820 +E-mail/Text: clientservices@simonsagency.com Dec 16 2019 23:47:07 Simons Agency Inc,
3713 Brewerton Road Ste 1, Syracuse, NY 13212-3843

517915821 +E-mail/Text: clientservices@simonsagency.com Dec 16 2019 23:47:07 Simons Agency Inc,
4963 Wintersweet Drive, Liverpool, NY 13088-2176

517915830 +E-mail/Text: birminghamtops@sba.gov Dec 16 2019 23:46:51 Small Business Administration,
801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

517915837 +E-mail/Text: appebnmailbox@sprint.com Dec 16 2019 23:46:29 Sprint Customer Service,
PO Box 8077, London, KY 40742-8077

517915838 +E-mail/Text: appebnmailbox@sprint.com Dec 16 2019 23:46:29 Sprint PCS, PO Box 105243,
Atlanta, GA 30348-5243

517915846 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:53:11 Synchrony Bank, PO Box 530927,
Atlanta, GA 30353-0927

517915844 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:53:12 Synchrony Bank,
Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

517915843 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:54:02 Synchrony Bank,
Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061

517918796 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:53:48 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517915849 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:52:39 Synchrony Bank, PO Box 960013,
Orlando, FL 32896-0013

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 152

Date Rcvd: Dec 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517915847 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:53:12 Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
517915848 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:53:11 Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
517915845 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:53:58 Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
517915851 +E-mail/PDF: gecsedirecoverycorp.com Dec 16 2019 23:53:58 Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517915852 E-mail/Text: bankruptcy@td.com Dec 16 2019 23:46:36 TD Bank, PO Box 8400, Lewiston, ME 04243
517915854 E-mail/Text: bankruptcy@td.com Dec 16 2019 23:46:36 Td Bank N.a., 32 Chestnut Street, Lewiston, ME 04240
517915858 +E-mail/Text: birminghamtops@sba.gov Dec 16 2019 23:46:51 US Small Business Administration, Birmingham Disaster Loan Servicing Ctr, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
517915859 +E-mail/Text: birminghamtops@sba.gov Dec 16 2019 23:46:51 US Small Business Administration, 801 Tom Martin Drive, Birmingham, AL 35211-6424

TOTAL: 83

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517915751* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
517915750* +First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
517915746* +First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
517915754* +JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-6771
(address filed with court: JCPL, PO Box 3687, Akron, OH 44309)
517915779* +Midland Funding Co. Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2709
517915788* +Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517915795* +Remex Inc, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515
517915796* +Remex Inc, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515
517915797* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517915798* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517915799* +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517915802* +Rent A Center Inc., 5501 Headquarters Drive, Plano, TX 75024-5845
517915824* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517915825* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517915826* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517915827* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517915822* +Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
517915823* +Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
517915828* +Simons Agency, Incorporated, Attn: Bankruptcy, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
517915850* +Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
517915866 ##+Wells Fargo Bank, PO Box 28724, Kansas City, MO 64188-8724

TOTALS: 0, * 21, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 152

Date Rcvd: Dec 16, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Teodoro F Arocho, Jr. herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Kevin Gordon McDonald on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Shauna M Deluca on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@rasflaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6